Case 04-40829 Doc 1 Filed 02/19/04 Entered 02/19/04 13:11:00 Desc Converted from BANCAP Page 1 of 19

United States Ba	nkruptcy Court	VOLUNTARY PETITION			
Fourth Division, Dis	strict of Minnesota				
IN RE (Name of debtor - If Individual, enter Last,		NAME OF JOINT DEBTOR - (Spouse)(La	st, First, Middle)		
Pearson, Deborah J.					
ALL OTHER NAMES used by debtor in the last (Include married, maiden and trade names)	years	ALL OTHER NAMES used by joint debtor in the last 6 years (Include married, maiden and trade names)			
SOCIAL SECURITY/TAX I.D. No. (If more that XXX-XX-4073 STREET ADDRESS OF DEBTOR (No. and streed) 903 20th Ave NE #2		SOCIAL SECURITY/TAX I.D. No. (If more than one, state all) STREET ADDRESS OF JOINT DEBTOR (No. and street, city, state, zip)			
Minneapolis, MN 55418-					
-	COUNTY OF RESIDENCE OR PRINCIPAL PLACE OF BUSINESS Hennepin		COUNTY OF RESIDENCE OR PRINCIPAL PLACE OF BUSINESS		
MAILING ADDRESS OF DEBTOR (If different	from street address)	MAILING ADDRESS OF JOINT DEBTOR	(If different from street address)		
LOCATION OF PRINCIPAL ASSETS OF	BUSINESS DEBTOR (If different from	addresses listed above)			
INFORM	ATION REGARDING D	DEBTOR (Check applical	ble boxes)		
	ration Publicly Held nodity Broker proker		<u> </u>		
Other		FILING FEE	(Check one box)		
CHAPTER 11 SMALL BUSINESS (CI Debtor is a small business Debtor is and elects to be considered a small		✓ Full Filing Fee attached ☐ Filing fee to be paid in installme Must attach signed application for the cou unable to pay fee except in installments, R	rt's consideration certifying that the debtor is		
	AL ADMINISTRATIVE INFORMATIO 11) (Estimates only) (Check applicable by		IIS SPACE FOR COURT USE ONLY		
	ilable for distribution to unsecured creadi property is excluded and administrative e on to unsecured creditors.				
	99 100-199 200-999	001 to Over \$100			
	of dollars) 00,001 to \$500,001 to \$1,000,000 \$100 m				

Case 04-40829 Doc 1 Filed 02/19/04 Entered 02/19/04 13:11:00 Desc Converted from BANCAP Page 2 of 19

Voluntary Petition	Name	e of Debtor(s) Pearson, Deb	orah J.
(This page must be completed and filed in every case)			
. ·		Years (If more, attach additio	
Location Where Filed:	Case Nu	imber:	Date Filed:
Location Where Filed:	Case Nu	ımber:	Date Filed:
Location Where Filed:	Case Nu	ımber:	Date Filed:
Pending Bankruptcy Case Filed by any Spous			
Name of Debtor:	Case Number	r:	Date Filed:
District:	Relationship:	:	Judge:
	Signat	tures	
Signature(s) of Debtor(s) (Individual/Join		Signature(s) of Debt	tor(s) (Corporation/Partnership)
I declare under penalty of perjury that the information provided in this and correct. (If petitioner is an individual whose debts are primarily consumer debts a Chapter 7) I am aware that I may proceed under Chapter 7, 11, 12, or United States Code, understand the relief available under each such chachoose to proceed under Chapter 7. I request relief in accordance with the chapter of title 11, United States specified in this petition.	s and has to file r 13 of title 11 apter, and	provided in this petitic been authorized to file	y of perjury that the information on is ture and correct, and that I have this petition on behalf of the debtor. on filing under Chapter 11 United in this petition.
/e/ Deborah J. Pearson		Signature of Authorized Individua	al
Signature of Debtor	-	-	
G GI.: D.I.	-	Print or Type Name of Authorize	d Individual
Signature of Joint Debtor		Title of Authorized Individual by	Debtor to File this Petition
Telephone (If not represented by attorney)		Date February 19, 2	2004
Date February 19, 2004		Signature(s) of No.	n-Attorney Petition Preparer
Signature(s) of Attorney		I cerity that I am a petition prep	
/e/ Richard J Pearson			
Signature of Attorney for Debtor(s)		Print Name of Bankruptcy Petition Pr	eparer
DDESCOTT AND DEADSON DA			
PRESCOTT AND PEARSON P.A.		Social Security Number	
Richard J Pearson #130308			
443 Old Highway 8, Suite 208		Address	
P.O. Box 120088 New Brighton, Minnesota 55112			
(651) 633-2757			
		Names and Social Security Number perpared or assisted in preparing the	
Date February 19, 2004			
EXHIBIT A			
(To be completed if debtor is required to file periodic reports (e.g., for 10K and 10Q) with the Securities and Exchange Commission pursuant Section 13 or 15(d) of the securities Exchange Act of 1934 and is requirelief under Chapter 11)	to	If more than one person p attach additional signed si appropriate official form	heets conforming to the
Exhibit A is attached and made part of this petition			
ЕХНІВІТ В		Signature of Bankruptcy Petition	n Preparer
I, the attorney for the petitioner named in the foregoing petition, declar have informed the petitioner that [he or she] may proceed under Chapt		Date February 19, 20	04
12, or 13 or title 11 United States Code, and have explained the relief		A hankmantay notition mass	r's failura to comply with the
under each such chapter.		A bankruptcy petition prepare provisions of title 11 and the F	
/e/ Richard J Pearson Signature of Attorney for Debtor(s)		Procedure may result in fines (Sec, 110; 18 USC Sec. 156	or imprisonment or both. 11 USC

UNITED STATES BANKRUPTCY COURT Fourth DIVISION, DISTRICT OF MINNESOTA

Name of Debtor(s): Pearson, Deborah J. Case No. BKY

See summary below for the list of schedules. Include Unsworn Declaration under Penalty of Perjury at the end.

GENERAL INSTRUCTIONS: Schedules D, E and F have been designed for the listing of each claim only once. Even when a claim is secured only in part, or entitled to priority only in part, it still should be listed only once. A claim which is secured in whole or in part should be listed on Schedule D only, and a claim which is entitled to priority in whole or in part should be listed in Schedule E only. Do not list the same claim twice. If a creditor has more than one claim, such as claims arising from separate transactions, each claim should be scheduled

Review the specific instructions for each schedule before completing the schedule

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities.

Attached (Y	es No)	Nun	nber of Sheets	Amounts Scheduled	
Name of Schedule			Assets	Liabilities	Other
A - Real Property	Y	1	\$0.00		
B - Personal Property	Y	2	\$11,974.00		
C - Property Claimed as Exempt	Y	2			
D - Creditors Holding Secured Claims	Y	1		\$9,880.00	
E - Creditors Holding Unsecured Priority Claims	Y	1		\$0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Y	2		\$24,376.00	
G - Executory Contracts and	Y	.5			
H - Codebtors	Y	.5			
I - Current Income of Individual Debtor(s)	Y	.5			\$2,254.00
J - Current Expenditures of Individual Debtor(s)	Y	.5			\$2,256.00
Total Number of Sheets of All Sci	hedules	11			
T	otal As	sets	\$11,974.00		
			Total Liabilitie	es \$34,256.00	

Case 04-40829 Doc 1 Filed 02/19/04 Entered 02/19/04 13:11:00 Desc Converted from BANCAP Page 4 of 19

Name of Debtor(s): Pearson, Deborah J. Case No. BKY

SCHEDULE A - REAL PROPERTY

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY (In a joint petition, all assets are jointly owned unless otherwise indicated.)	J	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
---	--	---	---	----------------------------

Real property located in County, , legally described, as:

	\$0.00
Total:	\$0.00

Case 04-40829 Doc 1 Filed 02/19/04 Entered 02/19/04 13:11:00 Desc Converted from BANCAP Page 5 of 19

Name of Debtor(s): Pearson, Deborah J. Case No. BKY:

SCHEDULE B - PERSONAL PROPRETY

TYPE OF PROPERTY	DESCRIPTION AND LOCATION OF PROPERTY	CURRENT MARKET VALUE OF
TIL OF TROILER	*All are none except as otherwise indicated. **All are in debtors' possession unless otherwise indicated.	DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED
		CLAIM OR EXEMPTION
1. Cash on hand		
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or	Checking Wells Fargo 2 checking accounts-\$50., Savings Wells Fargo- \$24.,	\$74.00
3. Security deposits with public utilities, telephone companies, landlords, and		
4. Household goods and furnishings including audio, video and computer equipment.		\$3,000.00
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.		
6. Wearing apparel.		\$300.00
7. Furs and jewelry.		
8. Firearms and sports, photographic, and other hobby equipment.		
 Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each. 		
10. Annuities. Itemize and name each issuer.		
11. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize		
12. Stock and interests in incorporated and unincorporated businesses. Itemize.		
13. Interest in partnerships or joint ventures. Itemize.		
14. Government and corporate bonds and other negotiable and nonegotiable		
15. Accounts receivable.		
16. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.		
17. Other liquidated debts owing debtor including tax refunds. Give		
18. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.		
19. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.		

Case 04-40829 Doc 1 Filed 02/19/04 Entered 02/19/04 13:11:00 Desc Converted from BANCAP Page 6 of 19

Name of Debtor(s): Pearson, Deborah J. Case No. BKY:

SCHEDULE B - PERSONAL PROPRETY

TYPE OF PROPERTY	DESCRIPTION AND LOCATION OF PROPERTY *All are none except as otherwise indicated. **All are in debtors' possession unless otherwise indicated.	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURE CLAIM OR EXEMPTION
20. Other contingent and unliquidated claims of every nature, including tax, refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value	2003 Tax Refund \$100.00	\$100.00
21. Patents, copyrights, and other intellectual property. Give particulars.		
22. Licenses, franchises, and other general intangibles. Give particulars.		
23. Automobiles, trucks, trailers, and other vehicles and acessories.	1999 Dodge Caravan - 83000 miles-\$8,500.,	\$8,500.00
24. Boats, motors, and accessories.		
25. Aircraft and accessories.		
26. Office equipment, furnishings, and supplied		
27. Machinery, fixtures, equipment, and supplies used in business.		
28. Inventory.		
29. Animals.		
30. Crops - growing or harvested. Give particulars.		
31. Farming equipment and implements.		
32. Farm supplies, chemicals, and feed.		
33. Other personal property of any kind not already listed. Itemize.		

The debtor(s) hereby avoid the fixing of any judicial liens or non-possessory, non-purchase money liens on any of the above property which impairs and exemption to which the debtors(s) would have been entitled under 11 USC 522(d) and in the type of property detailed in 11 USC 522(f)(2).

Total:

\$11,974.00

Case 04-40829 Doc 1 Filed 02/19/04 Entered 02/19/04 13:11:00 Desc Converted from BANCAP Page 7 of 19

Name of Debtor(s): Pearson, Deborah J. Case No. BKY

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

FEDERAL

Debtor elects the exemptions to which debtor is entitled under (Check one box

▼ 11 USC § 522(b)(1): Exemptions provided in 11 USC § 522(d). Note: these exemptions are available only in certain states.

11 USC § 522(b)(2): Exemptions available under applicable nonbankruptcy federal laws, state or local law. (State of Minnesota)

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING	VALUE OF	CURRENT MARKET
	EACH EXEMPTION	CLAIMED	VALUE OF PROPERTY
		EXEMPTION	WITHOUT DEDUCTING EXEMPTION

Aggregate interest in real property or personal property used as my(our) residence located in

County, Minnesota, legally described, to-wit:

11 U.S.C. 522(d)(1)

\$0.00

Amount allowed as exemption under 11 U.S.C. Sec. 522(d)(1) \$17,425.00 Used above \$0.00 Balance remaining to be applied to personal property \$8,712.50 under

I (we) claim a 100% (joint) interest, unless otherwise specified in the following described personal property which is valued only to the extent of my (our) interest and only to my (our) equity in the property over and above existing liens:

11 U.S.C. 522(d)(2) 2. Vehicles: \$2,775.00 \$8,500.00

Description/exempt amount/value 1999 Dodge Caravan \$8,500.00

3. Household goods: 11 U.S.C. 522(d)(3)

Furnishings, appliances, including \$3,000.00 \$3,000.00 video, audio and computer

\$300.00 \$300.00 Wearing apparel

Books.

Musical instruments.

Interest does not exceed \$400.00 in value in any particular item within the classification described above unless otherwise indicated, and any overage is credited to Section 5 below. All items are held primarily for the personal family or household use of the Debtor(s) or his dependents.

11 U.S.C. 522(d)(4) 4. Jewelry

Case 04-40829 Doc 1 Filed 02/19/04 Entered 02/19/04 13:11:00 Desc Converted from BANCAP Page 8 of 19

Name of Debtor(s): Pearson, Deborah J. Case No. BKY

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

FEDERAL

Debtor elects the exemptions to which debtor is entitled under (Check one box

▼ 11 USC § 522(b)(1): Exemptions provided in 11 USC § 522(d). Note: these exemptions are available only in certain states.

11 USC § 522(b)(2): Exemptions available under applicable nonbankruptcy federal laws, state or local law. (State of Minnesota)

• • • • • • •	**		
DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT MARKET VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
5. Miscellaneous items:	11 U.S.C. 522(d)(5)		
Amount remaining from No. 1 ab	ove	\$8,712.50	
Amount per individual provided by 11 U.S.C. 522		\$925.00	
Total available under 11 U.S.C. 5	522(d)(5) for exemption	\$9,637.50	
2003 Tax refund-\$100.,			
Wells Fargo Bank 2 checking ac	count-\$50.,		

Pension and/or profit sharing plans, rentals and reasonable usage of realty during proceedings, tax refunds accrued, wages, all sums on deposit, fair debt collection practice act claims, if any; exact amounts unknown, but less than the unused amount in 11 U.S.C. 522(d)(5) above. All transfers by garnishment of execution within 90 days prior to filing thie case are claimed as exempt and avoided pursuant to 11 U.S.C. 522 (f) (g) and (i) and 11 U.S.C. 547(f).

6. Implements or tools of trade used by Debtor(s).

Wells Fargo Bank savings account-\$24.,

11 U.S.C. 522(d)(6)

7. Property claimed exempt under other sections of 11 U.S.C. 522(d)

Description Statute Exempt Value Value

If equity in any of the above items is deemed to exceed the stated value, said excess value is claimed as exempt under any exemption remaining in its classification and it is claimed exempt under any unused amount in (d)(5) above. Similarly, any assets owned by Debtor(s) which have been inadvertently omitted and/or not claimed exempt are claimed exempt under any unused amount remaining in (d)(5) above.

Case 04-40829 Doc 1 Filed 02/19/04 Entered 02/19/04 13:11:00 Desc Converted from BANCAP Page 9 of 19

Debtor(s): Pearson, Deborah J.

Bky Case:

Schedule D - Creditors Holding Secured Claims

7	Creditors Name and ling Address Including Zip Code	Da	te Claim was incurred, Nature of lien and description and Market Value of property subject to lien (In a joint petition, all debt is jointly held unless otherwise indicated.)	Amount of Claim	Unsecured Portion
Acct#:	64912710	2004	1999 DODGE CARAVAN	\$9,880.00	
1629 W	FARGO FINANCIAL ACCEPT CTY RD C ILLE MN 55113-1302	Value:	\$8,500.00		

Total: \$9,880.00

Debtor(s): Pearson, Deborah J. **Bky Case:**

Schedule E - Creditors Holding Unsecured Priority Claims

Types of Priority Claims:

	/	Check this h	ox if debt	or has no c	reditors holdin	gunsecured	priority	claims to ren	ort on this	s Schedule	E
- 17	7	CHECK HIS U	OA II UCUU	oi mas mo c	acanois noium	g unscoured	priority	ciains to rep	ort on una	s Schodule.	Ŀ.

Wages, Salaries, and Commissions

Wages, salaries, and commissions, including vacation, severence, and sick leave pay owing to employees, up to a maximum of \$2000 per employee, earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. Sec. 507(a)(3).

■ Contributions to Employee Benefit Plan

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first to the extent provided in 11 U.S.C. Sec. 507(a)(4).

Certain Farmers or Fishermen

Claims of certain farmers or fishermen, up to a maximum of \$2000 per farmer or fisherman, against the debtor, as provided in 11 U.S.C. Sec. 507(a)(5).

Deposits By Individuals

Claims of individuals up to a maximum of \$900 for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided 11 U.S.C. Sec. 507(a)(6).

■ Taxes and Certain Other Debts Owed to Governmental Units

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. Sec. 507(a)(7).

Creditors Name and	Date Claim was incurred and	Total	Amount
Mailing Address Including	consideration for claim	Amount of	Entitled to
Zip Code		Claim	Priority
Acct#:		\$0.00	
NONE			

Total: \$0.00

Debtor(s): Pearson, Deborah J.

Bky Case:

Schedule F - Creditors Holding Unsecured Nonpriority Claims

Creditors Name and Mailing Address Including Zip Code	c	Date Claim was incurred and consideration for claim. If claim is subject to setoff, so state. (In a joint petition, all debt is jointly held unless otherwise indicated.)					
Acct#: 6011007510575417 DISCOVER CARD SVC ATTN COLLECTION DEPT PO BOX 8003 HILLIARD OH 43026	2004	SERVICES	\$10,008.00				
Acct#: 6011767303077463 GATEWAY CREDIT CARD PLAN PO BOX 9025 DES MOINES IA 50368-9025	2004	SERVICES	\$1,395.00				
Acct#: 272930799210 MARSHALL FIELDS GUEST CREDIT MAILSTOP 3C-K 3701 WAYZATA BLVD MINNEAPOLIS MN 55416-3400	2004	SERVICES	\$941.00				
Acct#: 163778 MED CREDIT FINANCIAL SVCS PO BOX 290126 MPLS MN 55429	2004	SERVICES	\$383.00				
Acct#: MODE TRANSPORTATION 3032 MINNEHAHA AVE S MPLS MN 55406	2004	SERVICES	\$132.00				
Acct#: 272930799290 TARGET GUEST CREDIT MAILSTOP 3C-K 3701 WAYZATA BLVD MINNEAPOLIS MN 55416-3400	2004	SERVICES	\$2,024.00				
Acct#: 4313015987016369 VISA MBNA PO BOX 15971 WILMINGTON DE 19850-5971	2004	SERVICES	\$4,871.00				

Debtor(s): Pearson, Deborah J.

Bky Case:

Schedule F - Creditors Holding Unsecured Nonpriority Claims

Creditors Name and Mailing Address Including Zip Code	Date cl (In	Amount of Claim Without		
Acct#: 4225810770553413 VISA CHASE MANHATTAN BANK PO BOX 341590	2004	SERVICES	\$2,661.00	
COLUMBUS OH 43234-1590 Acct#: 6634072413 WELLS FARGO BANK PO BOX 10438 DES MOINES IA 50306	2004	LINE OF CREDIT	\$1,000.00	
Acct#: 6634127420 WELLS FARGO BANK PO BOX 10438 DES MOINES IA 50306	2004	LINE OF CREDIT	\$961.00	

Total: \$24,376.00

Case 04-40829 Doc 1 Filed 02/19/04 Entered 02/19/04 13:11:00 Desc Converted from BANCAP Page 13 of 19

Name of Debtor(s): Pearson, Deborah J. Case No. BKY

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

✓ Check this box if debtor has no executory contracts or unexpired leases.

DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST, STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT

SCHEDULE H - CODEBTORS

Check this box if debtor has no codebtors

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

Case 04-40829 Doc 1 Filed 02/19/04 Entered 02/19/04 13:11:00 Desc Converted Name of Debtor(s): Pearson, Deborah from BANCAP Page 14 of 19 Case No. BKY

SCHEDULE 1 - CORRENT INCOME OF INDIVIDUAL DEDITORS	HEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)
--	---

Debto	rs Marital Status		✓ Single								
Depen	dants of Debtor and (name, age, relationshi	-									
Emplo	yment		Debtor: (age)	43		Spouse: (ag	ge)				
	Occupation:		Manager								
	Employer Address:		Mpls Childrens	Theatre							
	Length of Employment: Other Employment:		Minneapolis 17 Years								
Inco	Me Average monthly Estimated Month	-	, salary and con	nmision		\$3,083.00					
	Subtotal	•				\$3,083.00					
	Payroll taxes and	Social Secu	rity		-	\$829.00					
	Insurances										
	Union Dues				-						
	Repayment of Per	nsion Loan									
	Contribution to P	ension					<u> </u>				
	Other										
1	Total Net Monthly Ta	ake Home	Pay			\$2,254.00					
	Other Income										
	Total Monthly Incom	ie					\$2,254.00				
	Change in Circumsta	nces									
	SCHEDIILI	E.ICI	IRRENT	EXPENS	SES OF	INDIVII	OUAL DEBTOR(S)				
**	Mortgage/Rent	\$550.00				\$90.00	` ´				
Home	Other Mortgage	\$330.00	Clothi	_		\$40.00	Charitable contributions Periodicals	\$10.00			
	Taxes		Laund	ıry portation ^{Ga}	soline	\$150.00		\$5.00			
	Insurance	\$19.00	_ ITAIIS		pair	\$100.00	Postage Personal Care	\$25.00			
	Maintenance	Ψ17.00	_		le/License	\$8.00	Pets	\$25.00			
	Dues/Lot Rent		-	Bu	s/Fares		Recreation/Clubs	\$75.00			
	Household Goods	\$40.00	=	Pa	rking		Maintenance Support				
Utilitie	S Electric	\$40.00	Insura	ance Life	C		Visitation Expenses				
	Gas/Fuel Oil	\$60.00	=	Health			Additional Support				
	Water/Sewer		_	Auto		\$120.00	Nonfiling Debt of				
	Garbage		Other				Installment Loan				
	Telephone	\$55.00	Dayca	re			Wells Fargo 1	\$380.00			
	Cable		Busin	ess Expense	s		2				
Other	cell	\$39.00	Stude	nt Loans	1		3				
Food	1 # in Household	\$200.00	≡		2		4				
	Supplies	\$25.00	-		3		Other:				
	School Lunches	# 27 00	-	_	4						
	Toiletries	\$25.00	Stude	nt Expenses							
	WorkRelated	\$100.00	-		Books		Total Monthly Expenses:	\$2,256.00			
N/ . J'	Diapers/Formula Doctor	\$15.00	Other		Activities		Chapter 13 Debtors				
Medica	Dental	\$15.00	Taxes	State			Projected Monthly Income:				
	Prescriptions	\$15.00	_ Taxes	Federal			Projected Monthly Expenses:				
	Eyecare	\$30.00	Other	1 000101			Excess Income:				
Other	• · · · · · · · · · · · · · · · · · · ·	,	-				Total Monthly Plan Payments				
			Unsworn I	Declaration u	ınder Penal	lty of Perjury	(Total 10 sh	eet)			
			read the foregoin	g summary and s	chedules and t	that they are true	and correct to the best of my knowledge,	,			
	information and belief. (Penal	-		-	00.00 or impri	isonment for up to	o 5 years, or both. 18 U.S.C. See 152 and 137	71)			
Date	February 19, 2004	S	Signature of Del	otor	/e/	Deborah J. P	Pearson				
Date	February 19, 2004	S	Signature of Join	nt Debtor (if ar	ny)			<u></u>			

Case 04-40829 Doc 1 Filed 02/19/04 Entered 02/19/04 13:11:00 Desc Converted UNITED STATES BANKRUPTCY BONGA Four RESIDENTIAL OF MINNESOTA

Name of Debtor(s): Pearson, Deborah J. Case No. BKY

Statement of Financial Affairs

1. Income from Employment or Operation of a Business

both spouses whether or not a joint peition is filed, unless the spouses are separated and a joint petition is not filed.) Give amount and source.

None		Individual		Spouse
State the gross amount of income the debtor has received from employment,	YTD	\$1,200.00	YTD	
trade or profession, or from operation of the Debtor's business from the beginning of this calendar year to the date this case was commenced State	2003	\$36,400.00		
also the gross amounts received during the two years immediately preceding		, ,		
this calendar year. If a joint petition is filed, state income for each spouse	2002	\$36,343.00		
separately. (Married debtors filing under Chapter 13 must state income of				

2. Income Other than from Employment or Operation of a Business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under Chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) Give amount and source.

3. Payments to Creditors

✓ None

a. List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within 90 days immediately preceding the commencement of this case. (Married debtors filing under Chapter 13 must include payment of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) Give the name and address of creditor, dates of payments, amount paid, and amount still owing.

✓ None

b. List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under Chapter 13 must include payment of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) Give the name and address of creditor, dates of payments, amount paid, and amount still owing.

4. Suits, Executions, Garnishments and Attachments

✓ None

a. List all suits to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under Chapter 13 must include payment of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) Give the name and address of creditor and relationship, dates of payments, amount paid, and amount still owing.

✓ None

b. Describe all property that has been attached, garnished, or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under Chapter 13 must include payment of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) Give the name and address of creditor and relationship, dates of payments, amount paid, and amount still owing.

5. Repossessions, Foreclosures, and Returns

✓ None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceeding the commencement of this case. (Married debtors filing under Chapter 13 must include payment of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) Give the name and address of creditor or seller, date of repossession, foreclosure sale, transfer or return and description and value of property.

Case 04-40829 Doc 1 Filed 02/19/04 Entered 02/19/04 13:11:00 Desc Converted Name of Debtor(s): Pearson, Deborah J. from BANCAP Page 16 of 19 Case No. BKY

6. Assignments and Receiverships

✓ None

a. Describe any assignments of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under Chapter 13 must include payment of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) Give the name and address of assignee and terms of assignment or settlement.

✓ None

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under Chapter 13 must include payment of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) Give the name and address of custodian, name and location of Court, Case title and number, Date of order and Description and value of property.

7. Gifts

✓ None

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less then \$100 per recipient (Married debtors filing under Chapter 13 must include payment of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) Give the name and address of person or organization, relationship to debtor, if any, and description and value of gift.

8. Losses

✓ None

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under Chapter 13 must include payment of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) Give description and value of property, description of circumstances and, if loss was covered in whole or in part by insurance, give particulars and date of loss.

9. Payments related to Debt Counseling or Bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case. Give name and address or payee, date of payment, name of payor if other than debtor and amount of money or description and value of property.

10. Other Transfers

✓ None

List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within one year immediately preceding the commencement of this case. (Married debtors filing under Chapter 13 must include payment of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) Give name and address of transferee, relationship to debtor, date, and describe property transferred, and value received.

11. Closed Financial Accounts

✓ None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other financial institutions. (Married debtors filling under Chapter 13 must include payment of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) Give name and address of institution, type and number of account and amount of final balance and amount and date of sale or closing.

PRESCOTT & PEARSON, P.A., PO Box 120088, New	Brighton, MN
55112 Filing fee and attorney fees in the amount of	\$900.00
\$ paid from debtor's earnings prior to	the filing of
this case.	

Filed 02/19/04 Entered 02/19/04 13:11:00 Desc Converted Case 04-40829 Doc 1 from BANCAP Page 17 of 19

Case No. BKY Name of Debtor(s): Pearson, Deborah J.

✓ None 12. Safe Deposit Boxes

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under Chapter 13 must include payment of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) Give the name and address of bank or other depository, names and addresses of those with access to box or depository, description of contents and date of transfer or surrender, if any.

✓ None 13. Setoffs

List all setoffs made by any creditor, including a bank against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under Chapter 13 must include payment of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) Give the name and address of creditor, date of setoff and amount of setoff.

14. Property Held for Another Person

List all property owned by another person that the debtor holds or controls. Give name and address of owner, description and value of property, and location of property.

15. Prior Address of Debtor

If the debtor has moved within the two years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse. Give address, name used and dates of occupancy.

16. Spouses and Former Spouses

✓ None

if the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the six-year period immediately preceeding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

17. Environmental Information

ightharpoonup None a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

See attached rider for business information

Unsworn Declaration under Penalty of Perjury

(If completed by an individual or individual and spouse) I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

February 19, 2004	/e/ Deborah J. Pearson	February 19, 2004	
ate:	Signature of Debtor	Date:	Signature of Joint Debtor (if any)

(If completed on behalf of a partnership or corporation) I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct to the best of my knowledge, information and belief.

February 19, 2004 Signature Date: Print Name and Title

(An individual signing on behalf of a parnership or corporation must indicate position of relationship to debtor.)

Filed 02/19/04 Entered 02/19/04 13:11:00 Desc Converted from BANCAP Page 18 of 19 Case 04-40829 Doc 1

Name of Debtor(s): Pearson, Deborah J. Case No. BKY

Statement of Intentions

1.	I, t	he debto	r, have	filed	a schedule	of assets and	d liabilities	which	includes	consumer	debts	secured	. by	property	of	the	estate
----	------	----------	---------	-------	------------	---------------	---------------	-------	----------	----------	-------	---------	------	----------	----	-----	--------

2.	My	intention wi	th respect to	o the propre	ty of the e	state that secures	those consumer	debts is as follow	s:

Date:

February 19, 2004

2. My intention with respec	et to the proprety of the e	state that secures those consu	ımer debts is as follows:	
PROPERTY TO BE S Description	URRENDERED:	Creditor		
PROPERTY TO BE R	ETAINED.			
PROPERTITIO DE R	ETAINED:		Property will be	Debt will be
Description	Creditor	Property claimed exempt	redeemed pursuant to 11 USC 722	reaffirmed pursuant to 11 USC 524(c)
1999 Dodge Caravan	Wells Farg		Cont Paying	to 11 USC 324(C)
		ed claim a purchase money securi fire the creditors to establish its rig	ty interest, it is my intention to redeem the to possession in a court of law.	make payments for a
			tated intentions within 45 days of the f	filing of this statement
		nuse, within such 45-day period fix		
L	DECLARATION UN	DER PENALTY OF PE	ERJURY BY DEBTOR(S)	
I (We) declare under pe knowledge, information		nave read the foregoing Statement	of Intentions, and it is ture and correct	to the best of my
Date:	February 19, 2004	Signature	/e/ Deborah J. Pearson	

Signature

Joint Debtor (if any)

Case 04-40829 Doc 1 Filed 02/19/04 Entered 02/19/04 13:11:00 Desc Converted from BANCAP Page 19 of 19

Name of Debtor(s): Pearson, Deborah J. Case No. BKY

United States Bankruptcy Court District of Minnesota

Statement of Compensation By Attorney for Debtor(s)

The undersigned, pursuant to Local Rule 303(a), Bankruptcy Rule 201(b) and Section 329(a) of the Bankruptcy Code, states that:

1.	The undersigned is the attorney for the debtor(s) in this case and filed this	
	statement as required by applicable rules.	

2. The filing fee paid by the undersigned to the clerk for this case is:	\$209.00
The compensation paid or agreed to be paid by the debtor(s) to the undersigned is:	\$691.00
Prior to filing this statement, the debtor(s) paid to the undersigned:	\$691.00
The unpaid balance due and payable by the debtor(s) to the undersigned is:	\$0.00

It is agreed that if debtor(s) fail to make payment of fees according to any written agreement, the undersigned may bring a motion to withdraw as attorney for the case. This fee is earned whether or not debtor(s) attend the first meeting of creditors or receive a discharge. An additional charge of \$100.00 will be paid if debtor(s) fail to attend the first meeting of creditors. Creditors omitted will be included at the rate of \$25.00 each, and if further legal action may be necessary to effectively discharge their debt, additional fees will be charged.

- 3. The services redendered or to be rendered to the debtor(s) include the following: (a) analysis of the financial situation and rendering advice and assistance to the debtor(s) in determining whether to file a petition under Title 11 of the United States Code; (b)preparation and filing of the petition, exhibits, attachments, schedules, statements, lists and other documents required by the court; (c) representation of the debtor(s) at the meeting of creditors; (d) negotiations with the creditors; and (e) other services reasonably neccessary to represent the debtor(s) in this case. With regard to representation of the debtor(s) in motions of any kind, or other matters or proceedings which may require a court appearance, debtor(s) agree to pay attorney fees at the rate of \$200.00 per hour. Payment of this fee wil not be a condition precedent to such representation. The undersigned is not obligated to represent the debtor(s) in adversary proceedings, but if the undersigned consents to such representation, the debtor(s) agree to pay \$200.00 per hour, with a retainer to be set by the attorney and paid before work is initiated. The debtor(s) have not retained the undersigned for removal of judgments or discharge of debts from the state court record.
- 4. The source of all payments by the debtor's to the undersigned was or will be from earnings or other current compensation of the debtor(s). Payment of additional fees allowed under paragraph 2 and 3, if any, will be derived from current earnings, or monies to be borrowed by the debtor(s).
- 5. The undersigned has not shared or agreed to share with any other persons other than with members of undersigned's law firm any compensation paid or to be paid. In an emergency situation or if an unavoidable conflict arises, an attorney from another office will be contracted to appear with the client at the 11 U.S.C Sec 341 hearing and will be paid no more than \$150.00 from the fees agreed to be paid in paragraph 2 above, if that arrangement is acceptable to the client.

Date: February 19, 2004	/e/Richard J Fearson		
Date. Testadry 19, 2004	Richard J Pearson #130308		
Acknowledged	PRESCOTT & PEARSON, P.A.		
	443 Old Highway 8 Suite 202		
/e/ Deborah J. Pearson	PO Box 120088		
	New Brighton, MN 55112		
	(651) 633-2757		

/a/Diabard I Daargan